

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-19793-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jesus Cartagena
24 King Pl
Belleville, NJ 07109

Social Security No.:
xxx-xx-2344

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 26, 2023

JAN: dmc

Jeanne Naughton
Clerk

In re:
Jesus Cartagena
Debtor

Case No. 18-19793-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 26, 2023

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db	+ Jesus Cartagena, 24 King Pl, Belleville, NJ 07109-1654
cr	+ Cenlar FSB as servicer for AmeriHome Mortgage Comp, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517529340	+ AMERIHOM MTG CO, LLC, 21300 VICTORY BLVD STE 2, WOODLAND HILLS, CA 91367-2525
517529345	+ Adriana Cartagena, 24 King Place, Belleville, NJ 07109-1654
517657556	+ Cenlar FSB as servicer for AmeriHome Mortgage Comp, 425 Phillips Blvd., Ewing, NJ 08618-1430
517529350	+ FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517570086	+ NJCLASS, NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
517529361	+ STATE OF NJ STUDENT AS, 4 QUAKERBRIDGE PLZ, TRENTON, NJ 08619-1241
517851676	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
519972971	+ U.S. Department of Education, c/o Fedloan Servicing, PO Box 790234, St. Louis, MO 63179-0234

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 26 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 26 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 20:56:53	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517529341	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 21:07:45	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517529342	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2023 20:51:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998-2238
517638181	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 26 2023 20:52:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517529343	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2023 21:07:38	CAP1/BSTBY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517529344	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2023 20:56:07	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517529348	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 21:07:44	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517638764	Email/PDF: bncnotices@becket-lee.com	Oct 26 2023 21:07:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517529349	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 21:07:50	DSNB MACYS, PO BOX 8218, MASON, OH

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Oct 26, 2023

Form ID: cscnodsc

Total Noticed: 44

			45040
517611121	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 21:07:46	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517984662	Email/Text: bnc-quantum@quantum3group.com	Oct 26 2023 20:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517529356	Email/Text: collecadminbankruptcy@fnni.com	Oct 26 2023 20:51:00	FNB OMAHA, PO BOX 3412, OMAHA, NE 68103
517541438	Email/Text: collecadminbankruptcy@fnni.com	Oct 26 2023 20:51:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517529355	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 26 2023 20:51:00	FIRST NATL BK OF PA, 1 FNB BLVD, HERMITAGE, PA 16148-3363
517529347	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2023 20:56:06	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517529357	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 26 2023 20:52:00	KAY JEWELERS/GENESIS, 15220 NW GREENBRIER, STE, BEAVERTON, OR 97006-5744
517529358	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 26 2023 20:51:00	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517649328	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2023 21:07:44	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517539665	Email/Text: M74banko@mercedes-benz.com	Oct 26 2023 20:51:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517861616	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2023 20:56:28	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517861615	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2023 20:57:02	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517640030	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2023 20:52:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517653126	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2023 20:56:36	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517529360	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 20:56:30	PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658
517612437	Email/Text: bnc-quantum@quantum3group.com	Oct 26 2023 20:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517529362	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 20:57:01	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
517529363	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 20:55:54	SYNCB/TOYSRUSDC, PO BOX 965005, ORLANDO, FL 32896-5005
517531020	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 20:56:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517529364	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 21:07:49	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517529365	+ Email/Text: edbknotices@ecmc.org	Oct 26 2023 20:51:00	U S DEPT OF ED, 2505 S FINLEY RS STE100, LOMBARD, IL 60148-4867
517822327	Email/Text: EDBKNotices@ecmc.org		

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Oct 26, 2023

Form ID: cscnodsc

Total Noticed: 44

Oct 26 2023 20:51:00

US Department of Education, P O Box 16448, St Paul, MN 55116-0448

517653476

Email/PDF: bncnotices@becket-lee.com

Oct 26 2023 20:56:06

eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517529346	*+	Adriana Cartagena, 24 King Place, Belleville, NJ 07109-1654
517529351	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529352	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529353	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529354	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529359	##+	MERCEDES BENZ FINANCIA, 36455 CORPORATE DR, FARMINGTON HILLS, MI 48331-3552

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC cmecf@sternlav.com
Jordan Seth Blask	on behalf of Creditor First National Bank of Pennsylvania jblask@fbtlaw.com rmccartney@fbtlaw.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Jesus Cartagena ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8